



Lifetime Income Capture[®]



Now with higher lifetime withdrawal rates

Help your clients increase their potential for higher lifetime income by offering more competitive income options — Nationwide Lifetime Income Capture[®] is an optional living benefit rider available at an additional cost with certain variable annuities.

Published as of 2/1/2016. Rates are subject to change without notice.¹

Lifetime Income Capture

Single		Joint Option	
Age	Lifetime withdrawal percentage ²	Age	Lifetime withdrawal percentage ²
45 up to 59½	3.25%	45 up to 59½	3.00%
59½ - 64	4.25%	59½ - 64	4.00%
65 - 74	5.25%	65 - 74	5.00%
75 - 80	5.75%	75 - 80	5.50%
81+	6.25%	81+	6.00%

Lifetime Income Capture (In New York Only)³

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Age	Lifetime withdrawal percentage ²	Age	Lifetime withdrawal percentage ²
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59½ - 64	4.25%	59½ - 64	4.00%
65 - 74	5.25%	65 - 74	5.00%
75 - 80	5.75%	75 - 80	5.50%
81+	6.25%	81+	6.00%

¹ For current lifetime withdrawal rates, talk with your financial advisor or refer to the prospectus. Rates may vary in the state of Delaware.

² Lifetime withdrawal percentage is based on the owner's age when the first lifetime withdrawal is taken. The same rates apply for the attained age lifetime withdrawal percentage. For Lifetime Income Capture with the Joint Option, lifetime withdrawal percentage is based on the younger spouse's age.

³ In New York, the minimum lifetime withdrawal age is 50.



For more information, please visit nationwidefinancial.com/livingbenefits or contact:

National Sales Desk: **1-800-321-6064**

Nationwide Financial Network®: **1-877-223-0795**



Nationwide®

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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Variable annuities are issued by Nationwide Life Insurance Company Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

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